

Fitzgerald & Associates, P.C.

By: Nicholas Fitzgerald Esq. -- NF/6129  
649 Newark Avenue  
Jersey City, NJ 07306-2303  
Email: nickfitz.law@gmail.com  
Phone: (201) 533-1100  
Attorneys for Debtor

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY -- NEWARK  
-----X

**Chapter 13**

In re:

Sean Lewis,

Debtor

Case No. 22-16619-VFP  
Return Date: 10/6/22  
Time: 10:00 a.m.

-----X

**ATTORNEY'S CERTIFICATION ENCLOSING BROKER'S PRICE OPINION**

I, Nicholas Fitzgerald, the above named debtor's counsel, hereby certifies as follows:

1. I make this certification in support of the debtor's motion for bankruptcy court authorization to sell his condo located at 111 Mallory Avenue, Jersey City, NJ 07305.

2. The debtor has obtained a buyer for his property for a sale price of \$110,000. This is an "arms length" transaction. Approximately \$73,000 is owed on the mortgage on this property and the entire net proceeds from the sale are to be turned over to the Chapter 13 bankruptcy trustee.

3. The debtor has provided me with the attached real estate broker's opinion as to the present value with a proper listing price to be between \$100,000 and \$120,000 thereby rendering a

sale price in the amount of \$110,000 to be fair and reasonable.  
This document is dated September 12, 2022.

I certify that the foregoing statements made by me are true.  
I am aware that if any of the foregoing statements made by me are  
willfully false, I am subject to punishment.

Dated: September 16, 2022



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Nicholas Fitzgerald  
Debtor's Counsel

**Exhibit A -- Copy of Real Estate Broker's Price Opinion**

# Pinnacle Real Estate Group LLC

401 West Side Ave  
Jersey City NJ 07305  
Phone : 201-434-1444  
Fax : 201-434-7444

EM : [pinnaclerealestategroupllc@gmail.com](mailto:pinnaclerealestategroupllc@gmail.com)

Mr. Sean Lewis

111 Mallory Ave

Jersey City, N.J 07305

09/12/2022

Dear Mr. Sean Lewis,

Thank you for the opportunity of providing you with this Comparable Market Analysis for your property. The other properties included in this analysis represent those that most closely match the features of your property and that are currently on the market or are under contract or have been sold; this information is provided primarily through the Garden State Multiple Listing Service. (Please be aware that this analysis is not an appraisal and should not be regarded as equivalent to an appraisal).

Based on the stats that have been generated your listing market price is around \$135,000 - \$150,000 (As Is) depending on the condition of the Property. If the property is completely renovated the property will have a value of \$150,000 but after looking at the property I will suggest a list price of \$100,00 to \$120,000.

4 factors for price considerations.

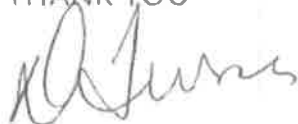
1. The condition of the property needs to be upgraded.
2. The lack in maintenance of the building and the hallways have a negative impact on your pricing.
3. The comparable's properties on the market are all 1 bedroom bigger units as yours is a smaller studio.

4. Rise in interest rates have backed some people off of house purchases at the moment.

I look forward to working with you as your real estate professional. Please do not hesitate to contact me if you have any questions or require further information.

Sincerely,

THANK YOU

A handwritten signature in dark ink, appearing to read 'Davielier Turner', written over the 'THANK YOU' text.

Davielier Turner

Hudson MLS #2728

GSMLS # 254935

Pinnacle Real Estate Group

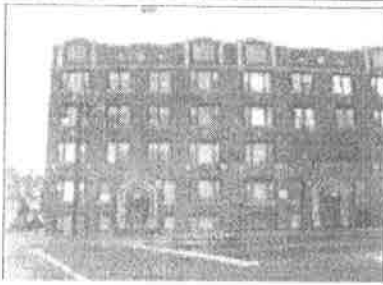
401 West Side Ave

Jersey City, NJ 07305

Office: 201-434-1444

Cell: 201-892-8007

Fax: 973-679-1811



MLS # 210014398 St: S Class CC LP: \$155,000  
 Address 1870 KENNEDY BLVD Unit # 1D SP: \$140,000  
 City JC, Greenville County Hudson  
 Section Contract Date 11/26/2021  
 Type Condominium Closing Date 4/14/2022  
 Between Van Nostrand & Stevens Ave DOM 165  
 Lead Paint Form: Yes How Sold Conventional  
 Block Lot Qualifier Zip 07305  
 Annual Expenses / Year  
 Est. Taxes \$4,404 2020 Floor Number 1 Pets N  
 Monthly Fee \$237 Approx Sq Ft 580 Bank Owned Y/N  
 Complex Name Short Sale Y/N  
 Management Co. Management Contact

Sales Price

Virtual Tour

# OF

KT:

LR:

DR:

BR:

FBth:

HBth:

OTH:

Basement

1st Level

2nd Level

3rd Level/Other

1

1

1

Totals:

1

0

0

1

1

0

0

Assessed Value

Year

Request Showing

FEATURES

COMMON AMENITIES  
 BUILDING STYLE  
 SHOWING

Elevator  
 Brownstone  
 Other See Remarks

PARKING AVAILABLE  
 HEATING/COOLING  
 APPLIANCES INCLUDED

None  
 Baseboard  
 Dishwasher, Oven/Range  
 Gas

EXTERIOR FINISH  
 MISCELLANEOUS  
 MAINTENANCE FEE  
 INCLUDES

Block, Brick  
 Near Train, Near Shopping,  
 Near Bus, Near Parks, Near  
 Schools, Near Path  
 None

REMARKS TO COOPERATING BROKER

Text Krystle at 201-328-4220 for all showing information 24-48 hour appointment window requested to show property

ADVERTISING REMARKS

Opportunity knocks on this one bedroom unit that is priced to sell, features hardwood floors, stainless steel appliances, center island in kitchen, being sold as is, buyer responsible for certificate to close

Exclusions owners personal property

Inclusions as per agreed

Owner Name  
 Owner Address

Owner Phone

Agency

Dual Var Rate N

Listing Date 6/14/2021

Expiration Date 12/17/2021

LO: 5883 OPTION 1 REALTY GROUP - OFC: 973-623-1001

LSP: KHADIJAH J CAESAR

CLSP:

SAC: 0

BAC: 2.5% -200

TBC: 3.5% +200

S.O. DEVINE REAL ESTATE LLC

S.A. TINA M DEVINE

Buyer Name Rohan and Mitesh Jain

Prepared By: DAVIELIER TURNER

Seller Name AIME

Co Selling Agent

Office REC License # 1328475

LSP REC License # 1005924

CLSP REC License #

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MLS # 220007548 St: S Class CC LP: \$154,900  
 Address 1677 KENNEDY BLVD Unit # 4 SP: \$154,900 Sales Price  
 City JC, Greenville County Hudson  
 Section Greenville Contract Date 5/10/2022  
 Type Condominium Closing Date 5/26/2022  
 Between Greenville & Lembeck DOM 11  
 Lead Paint Form: Yes How Sold Cash  
 Block 28507 Lot 9 Qualifier C0004 Zip 07305  
 Annual Expenses / Year /  
 Est. Taxes \$2,040 2021 Floor Number 2 Pets No  
 Monthly Fee \$295 Approx Sq Ft 597 Bank Owned Y/N: No  
 Complex Name Hudson Terrace Short Sale Y/N: No  
 Management Co. Hudson Terrace Condo. Management Contact htterrace1@gmail

## Virtual Tour

# OF	KT:	LR:	DR:	BR:	FBth:	HBth:	OTH:
Basement							
1st Level	1	1		1	1		
2nd Level							
3rd Level/Other							
Totals:	1	1	0	1	1	0	0

Assessed Value \$127,200

Year 2022

Request Showing

COMMON AMENITIES INCLUDE BUILDING STYLE SHOWING	Elevator, Storage, Wash /Dry Room Hardwood Floor Multi-Level Other See Remarks	PARKING AVAILABLE HEATING/COOLING APPLIANCES INCLUDED	1 Car A/C Wall, Gas Dishwasher, Refrigerator, Oven/Range Gas	EXTERIOR FINISH MISCELLANEOUS MAINTENANCE FEE INCLUDES	Brick Near Shopping, Near Bus, Near Parks, Near Schools Parking
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## REMARKS TO COOPERATING BROKER

Lockbox is on side of building on fence by parking lot. Unit is vacant and showings scheduled through listing agent (call for code) or use showingtime. Move-in/move-out fee of \$250 payable to association when scheduling for elevator to be reserved for an allotted period of time.

## ADDITIONAL REMARKS

Great starter condo in elevator building on JFK in Greenville. Unit is freshly painted with new dishwasher and oven. One assigned parking spot in secure gated lot with direct access to building. Parquet floor in kitchen and hallway. 2 blocks from Danforth, close to JCU & iconic Laico's Italian restaurant. Waiting for your finishing touches to make this home your own!

## Exclusions Owner's Personal Possessions

## Inclusions Appliances

Owner Name Joseph Gallagher  
 Owner Address

Owner Phone

Agency

Dual Var Rate N

Listing Date 4/29/2022

Expiration Date 10/29/2022

I.O. 6485 PREFERRED PROPERTIES OF NEW JERSEY INC - OFC: 732-224-9200

LSP: CARL F CHESNA

CLSP:

SAC: 0

BAC: 2.5-\$250

TBC: 2.5-\$250

S.O. LIBERTY REALTY LLC

S.A. ANTHONY SANTULLI

Buyer Name Nashed F. Nashed

Prepared By: DAVIELIER TURNER

Co Selling Agent  
 Seller Name Joseph Gallagher

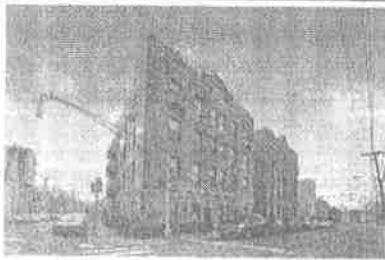
Office REC License #

LSP REC License # 0122280

CLSP REC License #

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MLS # **220007438** St: **S** Class **CC** LP: **\$149,000**  
 Address **144 OLD BERGEN RD** Unit # **D4** SP: **\$160,000** sales price  
 City **JC, Greenville** County **Hudson**  
 Section **Greenville** Contract Date **5/16/2022**  
 Type **Condominium** Closing Date **6/27/2022**  
 Between **Winfield Ave & Bartholdi Ave** DOM **18**  
 Lead Paint Form: **Yes** How Sold **Conventional**  
 Block **29303** Lot **3** Qualifier Zip **07305**  
 Annual Expenses / Year

Est. Taxes **\$1,223** Floor Number **4** Pets **Y**  
 Monthly Fee **\$309** Approx Sq Ft **629** Bank Owned Y/N: **No**  
 Complex Name **Columbia Park** Short Sale Y/N: **No**  
 Management Co. Management Contact

Virtual Tour

# OF	KT:	LR:	DR:	BR:	FBth:	HBth:	OTH:
Basement							
1st Level	<b>1</b>	<b>1</b>		<b>1</b>	<b>1</b>		
2nd Level							
3rd Level/Other							
Totals:	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>

Assessed Value

Year

Request Showing



COMMON AMENITIES INCLUDE BUILDING STYLE SHOWING	Elevator, Wash/Dry Room Intercom, Hardwood Floor Multi-Level Other See Remarks	PARKING AVAILABLE HEATING/COOLING	None A/C Window, Baseboard, Gas	EXTERIOR FINISH MISCELLANEOUS	Brick Near Train, Near Shopping, Near Bus, Near Parks, Near Schools Water
		APPLIANCES INCLUDED	Dishwasher, Refrigerator, Oven/Range Gas	MAINTENANCE FEE INCLUDES	

## REMARKS TO COOPERATING BROKER

Go and Show. Pls call ShowingTime 1800-746-9464. \*MASKS MUST BE WORN AT ALL TIMES - NO EXCEPTIONS \*\*Selling as is, see DOCS for Questions Buyers May Ask about this Condo. Dishwasher is in location, brand new but not connected. \*\*Please contact tax assessor's office for Jersey City tax reveal information. \*\*\*All offers submitted over the weekend will be presented to seller on Monday. \*\*\*Lockboxes are labeled DG - If there is an issue accessing the LB, MON-FRI 8-5PM CALL Regina @ 551-258-2711 do not call Erin over LB issues. If for some reason you cannot get in, PLEASE contact SUPRA directly: 877-699-6787

## ADDITIONAL REMARKS

Come see this sun-drenched 1 Bedroom/1 bath located in front of Columbia Park! Enter your living room boasting hardwood floors and large windows that look out onto beautiful treetops! Gorgeous, large, East facing windows in your bedroom allow plenty of natural light to pour in. Tackle laundry anyday with in-building washer/dryer. Take advantage of this great location near shopping, restaurants, and nightlife nearby. Don't miss out on this opportunity!

Exclusions

Inclusions

Owner Name  
Owner Address

Owner Phone

Agency

Dual Var Rate **N**Listing Date **4/28/2022**Expiration Date **10/29/2022**LO: **1653 KELLER WILLIAMS CITY LIFE JC REALTY - OFC: 201-433-1111**Office REC License # **1650524**LSF: **ERIN DOWNS** CELL: **917-833-7322**LSP REC License # **1433014**

CLSP:

CLSP REC License #

SAC: --

BAC: **2%-\$300**TBC: **2%-\$300**S.O: **EXP REALTY LLC**S.A: **STEVEN BETANCURTH**

Co Selling Agent

Buyer Name **Bannat**Seller Name **Etzioni**Prepared By: **DAVIELIER TURNER**

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MLS # 220013169 St: UCON Class CC LP: \$149,000  
 Address 1866 KENNEDY BLVD Unit # 1C SP: Under contract  
 City JC, Greenville County Hudson  
 Section Contract Date 8/12/2022  
 Type Condominium Closing Date  
 Between Corner of Van Nostrand DOM 24  
 Lead Paint Form: Yes Flow Sold  
 Block Lot Qualifier Zip 07305  
 Annual Expenses / Year  
 Est. Taxes \$1,429 2021 Floor Number 2ND Pets N  
 Monthly Fee \$216 Approx Sq Ft 548 Bank Owned Y/N No  
 Complex Name Short Sale Y/N: No  
 Management Co. Management Contact

Virtual Tour

# OF	KT:	LR:	DR:	BR:	FBth:	HBth:	OTH:
Basement							
1st Level							
2nd Level	1	1	1	1	1		
3rd Level/Other							
Totals:	1	1	1	1	1	0	0

Assessed Value

Year

Schedule a Showing



## FEATURES

COMMON AMENITIES	Security, Wash/Dry Room	PARKING AVAILABLE	None	EXTERIOR FINISH	Brick
BUILDING STYLE	Multi-Level	HEATING/COOLING	A/C Window, Baseboard, Gas	MISCELLANEOUS	Near Shopping, Near Bus, Near Parks, Near Schools
SHOWING	Call listing office	APPLIANCES INCLUDED	Dishwasher, Refrigerator, Oven/Range Electric	MAINTENANCE FEE INCLUDES	Water

## REMARKS TO COOPERATING BROKER

Call 1-855-746-9448 to show. 24 hour notice required. Please send offers with pre-qual to Admin@petrakpropertygroup.com Questions can be sent via text to Michael@973-641-0027. Currently tenant occupied. Property can be delivered vacant. Common hallways have been newly carpeted and painted.

## MARKETING AND REPAIRS

Amazing opportunity to purchase this One bedroom condo in Jersey City. Open floor plan, high ceilings, kitchen with a dishwasher and plenty of cabinet space. Spacious bedroom with the ability to fit a large bed plus furniture. This apartment is on the 2nd floor. Laundry onsite. Very Low Taxes and HOA Fee. Centrally located with Bus to NYC at your doorstep.

Exclusions Personal property

Inclusions All Appliances

Owner Name  
Owner Address

Owner Phone

Agency

Dual Var Rate N

Listing Date 7/19/2022

Expiration Date 1/19/2023

LO: 298 LIBERTY REALTY LLC - Office: 201-222-2900

LSP: MICHAEL PETRAK

CLSP:

Office REC License # 9589955

LSP REC License # 0345396

CLSP REC License #

SAC: 0

BAC: 2.5-\$275

TBC: 2.5-\$275

S.O. REDFIN CORPORATION

S.A. RAJOURN AVERY

Co Selling Agent

Buyer Name

Seller Name

Prepared By: DAVIELIER TURNER

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MLS # **220015725** St: **D** Class **CC** IP **\$120,000**  
 Address **111 MALLORY AVE** Unit # **7A** SP:  
 City **JC, West Bergen** County **Hudson**  
 Section **West Berge** Contract Date **9/1/2022**  
 Type **Condominium** Closing Date  
 Between **YALE & VIRGINIA** DOM **0**  
 Lead Paint Form: **Yes** How Sold  
 Block **20702** Lot **354** Qualifier Zip **07304**  
 Annual Expenses / Year  
 Est. Taxes **\$1,699** **2022** Floor Number **3** Pets **N**  
 Monthly Fee **\$80** Approx Sq Ft **354** Bank Owned Y/N: **No**  
 Complex Name Short Sale Y/N: **No**  
 Management Co. Management Contact

Virtual Tour

# OF

KT:

LR:

DR:

BR:

FBth:

HBth:

OTH:

Basement

1st Level

1

1

1

2nd Level

3rd Level/Other

Totals:

1

0

0

1

1

0

0

Assessed Value

Year

Request Showing

## FEATURES

BUILDING STYLE **Brownstone**  
 SHOWING **Other See Remarks**

PARKING AVAILABLE **None**  
 HEATING/COOLING **Baseboard**  
 APPLIANCES INCLUDED **Oven/Range Gas**

EXTERIOR FINISH  
 MISCELLANEOUS  
 MAINTENANCE FEE  
 INCLUDES

Brick  
 Near Shopping, Near Bus,  
 Near Parks  
 Other See Remarks

## REMARKS TO COOPERATING BROKER

TENANT MONTH TO MONTH PAYING \$700, WEEKEND SHOWINGS ONLY, SOLD AS IS, 24 HOURS NOTICE TO SHOW, SHOWING TIME SAT /SUN 10AM TIL 1PM

## ADVERTISING REMARKS

COZY STUDIO, BETTER THAN RENTING, GREAT STARTER SPACE, GREAT LOCATION, OWN FOR LESS THAN PAYING RENT

## Exclusions TENANTS PERSONNEL BEONGINGS

## Inclusions

Owner Name **SEAN LEWIS**

Owner Phone

Owner Address

Agency

Dual Var Rate **N**Listing Date **9/1/2022**Expiration Date **12/30/2022**LO. **6324 PINNACLE REAL ESTATE GROUP LLC - OFC: 201-434-1444**LSP: **DAVIELIER TURNER**

CLSP:

Office REC License # **1971844**LSP REC License # **0229172**

CLSP REC License #

SAC: **0**BAC: **2.5%-100**TBC: **2.5%-100**S.O. **KELLER WILLIAMS CITY LIFE JC REALTY**S.A. **AARON VISCO**

Co Selling Agent

Buyer Name **MICKEY HENNESSEY**Seller Name **sean lewis**Prepared By: **DAVIELIER TURNER**

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